

<i>SERFF Tracking Number:</i>	<i>PRES-126778109</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Presidential Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46563</i>
<i>Company Tracking Number:</i>	<i>A50210</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>Individual Deferred Annuity</i>		
<i>Project Name/Number:</i>	<i>Partial Surrender Endorsement/A50210</i>		

Filing at a Glance

Company: Presidential Life Insurance Company

Product Name: Individual Deferred Annuity	SERFF Tr Num: PRES-126778109	State: Arkansas
TOI: A02I Individual Annuities- Deferred Non-Variable	SERFF Status: Closed-Approved-Closed	State Tr Num: 46563
Sub-TOI: A02I.003 Single Premium	Co Tr Num: A50210	State Status: Approved-Closed
Filing Type: Form		Reviewer(s): Linda Bird
	Authors: Diana Barbas, Reidlynn Newton, Geralyn Farm, Amy Hamilton	Disposition Date: 08/24/2010
	Date Submitted: 08/20/2010	Disposition Status: Approved-Closed
Implementation Date Requested:		Implementation Date:

State Filing Description:

General Information

Project Name: Partial Surrender Endorsement	Status of Filing in Domicile: Pending
Project Number: A50210	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 08/24/2010	Explanation for Other Group Market Type:
	State Status Changed: 08/24/2010
Deemer Date:	Created By: Reidlynn Newton
Submitted By: Reidlynn Newton	Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval is our Partial Surrender Endorsement, form number A50210. In qualified situations, this form will be used with the individual deferred annuity contract forms listed below:

Form Number; Approval Date; Form Name

SPDA-23; 5/7/2009; Single Premium Deferred Annuity Policy

SPDA-24; 5/7/2009; Single Premium Deferred Annuity Policy

SERFF Tracking Number: PRES-126778109 State: Arkansas
Filing Company: Presidential Life Insurance Company State Tracking Number: 46563
Company Tracking Number: A50210
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: Individual Deferred Annuity
Project Name/Number: Partial Surrender Endorsement/A50210

SPDA-25; 9/5/2007; Single Premium Deferred Annuity Policy
RA-8; 5/7/2009; Retirement Annuity Policy
RA-8-401(k); 5/7/2009; Deferred Retirement Annuity Policy

A50210 is a new form and it will replace form A50288 which was approved by your department on 4/20/1988. To comply with IRS annuity surrender and distribution rules, the Tax Reform Act of 1986, section 401(a)(9), this form is intended to allow required minimum distributions to be withdrawn without surrender charges.

Minor language changes have been made to be consistent with the language in the contract forms noted above and the requirement distribution age has been changed from 59 ½ to 70 ½. A marked up copy is attached under supporting documentation for your reference.

No other changes have been made. The form is in final print, subject to only minor changes in ink, color, paper stock, company logo, margins and positioning. A50210 is pending approval in our domiciliary state of New York.

Thank you for your consideration.

Company and Contact

Filing Contact Information

Reidlynn Newton, rnewton@presidentallife.com
69 Lydecker Street 845-358-2300 [Phone] 217 [Ext]
Nyack, NY 10960 845-358-0945 [FAX]

Filing Company Information

Presidential Life Insurance Company	CoCode: 68039	State of Domicile: New York
69 Lydecker Street	Group Code:	Company Type:
Nyack, NY 10960	Group Name:	State ID Number:
(845) 358-2300 ext. 224[Phone]	FEIN Number: 13-2570714	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	Arkansas filing fee: \$50 per submission.

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Presidential Life Insurance Company	\$50.00	08/20/2010	38915159

<i>SERFF Tracking Number:</i>	<i>PRES-126778109</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Presidential Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46563</i>
<i>Company Tracking Number:</i>	<i>A50210</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>Individual Deferred Annuity</i>		
<i>Project Name/Number:</i>	<i>Partial Surrender Endorsement/A50210</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/24/2010	08/24/2010

<i>SERFF Tracking Number:</i>	<i>PRES-126778109</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Presidential Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46563</i>
<i>Company Tracking Number:</i>	<i>A50210</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>Individual Deferred Annuity</i>		
<i>Project Name/Number:</i>	<i>Partial Surrender Endorsement/A50210</i>		

Disposition

Disposition Date: 08/24/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>PRES-126778109</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Presidential Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46563</i>
<i>Company Tracking Number:</i>	<i>A50210</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>Individual Deferred Annuity</i>		
<i>Project Name/Number:</i>	<i>Partial Surrender Endorsement/A50210</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Marked-up Copy		Yes
Form	Partial Surrender Endorsement		Yes

SERFF Tracking Number: PRES-126778109 State: Arkansas

Filing Company: Presidential Life Insurance Company State Tracking Number: 46563

Company Tracking Number: A50210

TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable

Product Name: Individual Deferred Annuity

Project Name/Number: Partial Surrender Endorsement/A50210

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	A50210	Certificate	Partial Surrender Amendmen t, Insert Page, Endorseme nt or Rider	Initial		53.000	A50210.pdf

PARTIAL SURRENDER ENDORSEMENT

The application for this Contract shows that it will be used in a qualified plan as defined by the Internal Revenue Code. The Annuitant may elect to take partial surrenders on this Contract each year without surrender charges, if the following are met:

1. The election must be made on or before the Maturity Date.
2. The Annuitant at the time of distribution is at least 70 ½ years old.
3. The amount of partial surrender each contract year does not exceed an amount equal to the cash value on December 31st of the prior calendar year divided by the applicable expected return multiple in the Distribution Tables in Section 1.72-9 of the Federal Income Tax Regulations, or as later revised.

Surrender charges, if any, as shown on the Contract Data Page will apply to amounts of partial surrender in excess of the amount calculated in 3 above.

After an election is made, the Annuitant may revoke the election at any time.

The effective date of this Endorsement is the Contract Date.

Signed for the Company at its home office in Nyack, N.Y.



Secretary



President

PRESIDENTIAL LIFE INSURANCE COMPANY

HAS ISSUED THIS ENDORSEMENT AS PART OF THE CONTRACT TO WHICH IT IS ATTACHED

SERFF Tracking Number:	PRES-126778109	State:	Arkansas
Filing Company:	Presidential Life Insurance Company	State Tracking Number:	46563
Company Tracking Number:	A50210		
TOI:	A021 Individual Annuities- Deferred Non-Variable	Sub-TOI:	A021.003 Single Premium
Product Name:	Individual Deferred Annuity		
Project Name/Number:	Partial Surrender Endorsement/A50210		

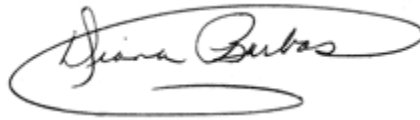
Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments: Please see the attached Readability Certification. Thank you.		
Attachment: Readability Certification.pdf		

	Item Status:	Status Date:
Satisfied - Item: Marked-up Copy		
Comments: Please see the attached Marked-up Copy for clarification purposes. Thank you.		
Attachment: Marked Up Copy.pdf		

READABILITY CERTIFICATION

I, Diana Barbas, an officer of Presidential Life Insurance Company, hereby certify that the policies, forms, endorsements or applications listed below have a Flesch score of at least 45.0.



Signature

Diana Barbas

Name

First Vice President

Title

August 13, 2010

Date

Form Number

A50210

Score

53.0

PARTIAL SURRENDER ENDORSEMENT

The application for this ~~contract~~ Contract shows that it will be used in a qualified plan as defined by the Internal Revenue Code. The ~~annuitant~~ Annuitant may elect to take partial surrenders on this ~~contract~~ Contract each year without surrender charges, if the following are met:

1. The election must be made on or before the ~~maturity date~~ Maturity Date.
2. ~~Partial surrenders shall not start before the annuitant is 59 1/2~~ The Annuitant at the time of distribution is at least 70 1/2 years old.
3. The amount of partial surrender each ~~contract year~~ is does not exceed an amount equal to the cash value ~~at the start of the~~ on December 31st of the prior calendar year divided by the applicable expected return multiple in the Distribution Tables in Section 1.72-9 of the Federal Income Tax Regulations, or as later revised.

Surrender charges, if any, as shown on the Contract Data Page 7 of the contract will apply to amounts of partial surrender in excess of the amount calculated in 3 above.

After an election is made, the ~~annuitant~~ Annuitant may revoke the election at any time.

The effective date of this ~~endorsement is the contract issue date~~ Endorsement is the Contract Date.

Signed for the Company at its home office in Nyack, N.Y.



Secretary



President

PRESIDENTIAL LIFE INSURANCE COMPANY

HAS ISSUED THIS ENDORSEMENT AS PART OF THE POLICY CONTRACT TO WHICH IT IS ATTACHED